



# FORECLOSURE HOT SPOTS IN MARYLAND

FIRST QUARTER 2022

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT**

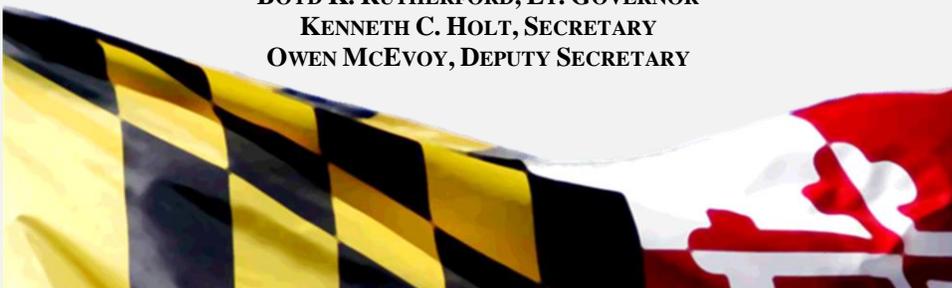
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## FORECLOSURE HOT SPOTS

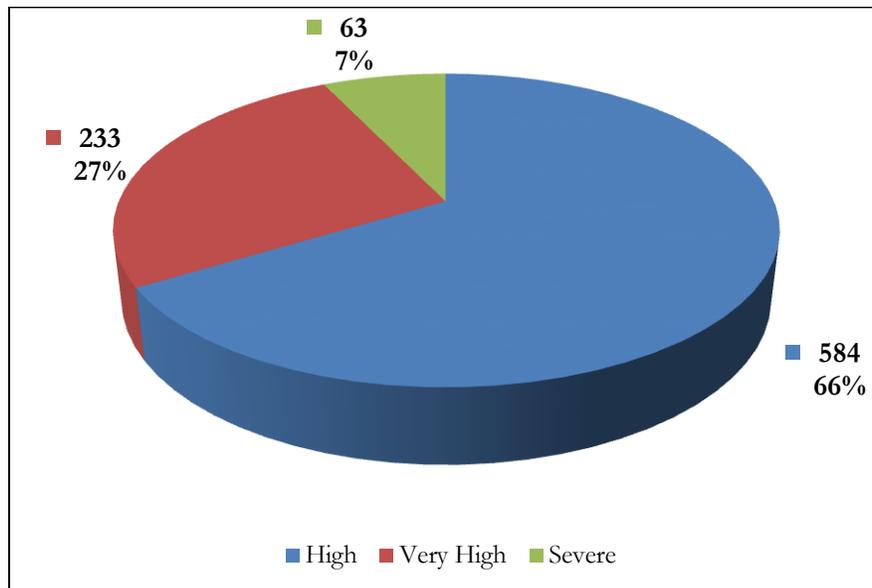
A foreclosure *hot spot* is defined as a community that had more than 10 foreclosure events in the given quarter and recorded a foreclosure concentration ratio of greater than 100. The concentration ratio, in turn, is measured by a foreclosure index. The index measures the extent to which a community’s foreclosure rate exceeds or falls short of the state average foreclosure rate.

For example, the West Hyattsville community in Prince George’s County (zip code 20782) recorded a total of 25 foreclosure events in the first quarter, resulting in a foreclosure rate of 190 homeowner households per foreclosure and a corresponding foreclosure index of 465. As a result, the foreclosure concentration in West Hyattsville is 38 percent above the state average index of 177.

Overall, a total of 880 foreclosure events—accounting for 52 percent of all foreclosures in the first quarter—occurred in 48 hot spot communities across Maryland.

These communities recorded an average foreclosure rate of 500 homeowner households per foreclosure and an average foreclosure index of 177. Hot spots communities are further grouped into three broad categories: “high,” “very high,” and “severe” (Chart 1).

**CHART 1. FORECLOSURE HOT SPOTS**  
FIRST QUARTER 2022



Source: RealtyTrac and DHCD, Housing and Economic Research Office

## FORECLOSURE HOT SPOTS CATEGORIES

- *High* foreclosure communities post foreclosure indices that fall between 100 and 200. There were 584 high foreclosure events recorded across 34 communities, representing 66.4 percent of foreclosures across all hot spots and 34.5 percent of foreclosures statewide (Table 1, Chart 2). These communities had an average foreclosure rate of 583 and an average foreclosure index of 152.
- The *very high* group includes jurisdictions that post foreclosure indices between 200 and 300. Locations with a very high foreclosure recorded 233 events in 11 communities, representing 26.5 percent of foreclosures across all hot spots and 13.8 percent of foreclosures statewide (Table 1, Chart 2). These communities had an average foreclosure rate of 368 and an average foreclosure index of 240.
- The *severe* foreclosure group consists of communities with foreclosure indices above 300. Three severe foreclosure communities recorded 63 foreclosure events, representing 7.2 percent of foreclosures across all hot spots and 3.7 percent of foreclosures in Maryland. (Table 1, Chart 2). Severe foreclosures had an average rate of 221 and an average index of 400.

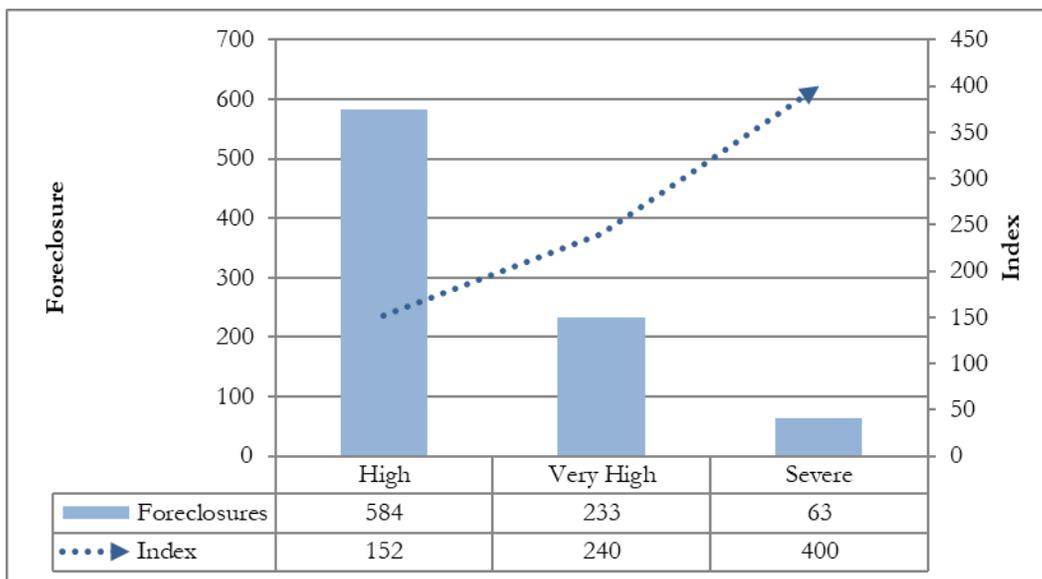
### Characteristics of Foreclosure Hot Spots in Maryland

Table 1. Foreclosure Events in Maryland and U.S.

Category	High	Very High	Severe	<i>All Hot Spots Communities</i>
Number of Communities	34	11	3	48
% of <i>Hot Spots</i> Communities	70.8%	22.9%	6.3%	100.0%
% of <i>All</i> Communities	6.5%	2.1%	0.6%	9.2%
Foreclosures	584	233	63	880
% of <i>Hot Spots</i> Communities	66.4%	26.5%	7.2%	100.0%
% of <i>All</i> Communities	34.5%	13.8%	3.7%	52.0%
Average Foreclosure Rate	583	368	221	500
Average Foreclosure Index	152	240	400	177
Number of Households	340,302	85,663	13,926	439,891
% of <i>Hot Spots</i> Communities	77.4%	19.5%	3.2%	100.0%
% of <i>All</i> Communities	22.8%	5.7%	0.9%	29.4%

*Source: RealtyTrac and DHCD, Office of Research*

**CHART 2. FORECLOSURES AND FORECLOSURE INDEX: HOT SPOTS COMMUNITIES**  
FIRST QUARTER 2022



Source: RealtyTrac and DHCD, Housing and Economic Research Office

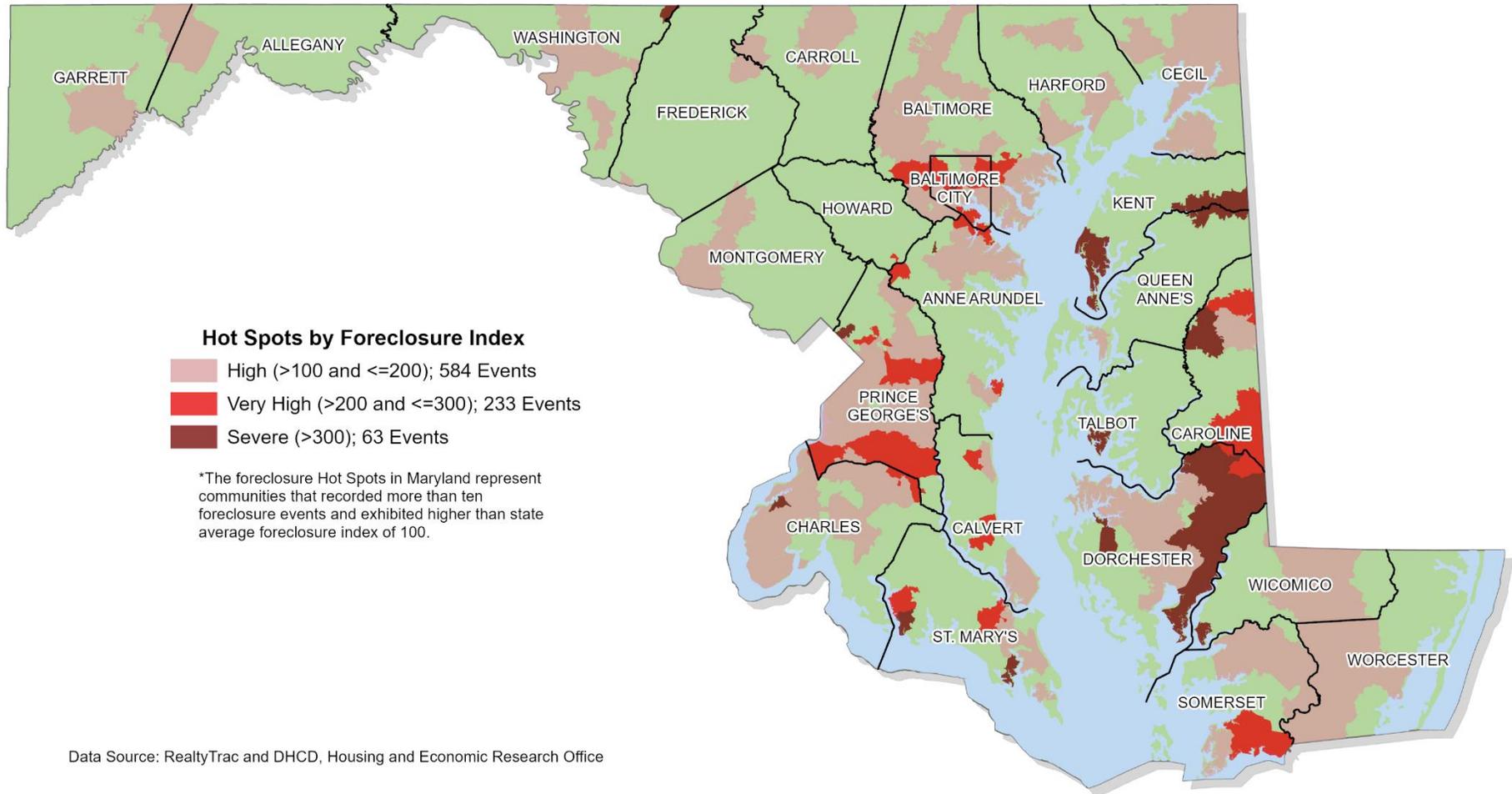
**Table 2. Foreclosure Hot Spots**  
First Quarter 2022

Jurisdiction	Zip	Foreclosures		Rate	Index	Households
	Codes	Events	Percent			
<b>High Foreclosures</b>						
Anne Arundel	4	76	13.0%	592	154	46,266
Baltimore	10	202	34.7%	573	158	114,357
Baltimore City	5	78	13.4%	552	167	41,608
Calvert	1	13	2.2%	462	191	6,006
Cecil	1	15	2.6%	799	111	11,985
Charles	2	24	4.0%	530	167	12,515
Harford	2	23	3.9%	534	166	12,248
Prince George's	7	119	20.4%	608	149	72,650
Washington	1	21	3.6%	652	136	13,686
Wicomico	1	13	2.1%	716	123	8,982
<b>Maryland</b>	<b>34</b>	<b>584</b>	<b>100.0%</b>	<b>583</b>	<b>152</b>	<b>340,302</b>
<b>Very High Foreclosures</b>						
Anne Arundel	1	14	5.9%	303	292	4,160
Baltimore	3	54	23.3%	412	215	22,321
Baltimore City	5	115	49.4%	360	244	41,462
Prince George's	2	50	21.5%	354	255	17,720
<b>Maryland</b>	<b>11</b>	<b>233</b>	<b>100.0%</b>	<b>368</b>	<b>240</b>	<b>85,663</b>
<b>Severe Foreclosures</b>						
Baltimore City	2	38	60.3%	242	123	9,178
Prince George's	1	25	39.7%	190	368	4,748
<b>Maryland</b>	<b>3</b>	<b>63</b>	<b>100.0%</b>	<b>221</b>	<b>400</b>	<b>13,926</b>

Source: RealtyTrac and DHCD, Office of Research

# Foreclosure Hot Spots in Maryland

## First Quarter 2022



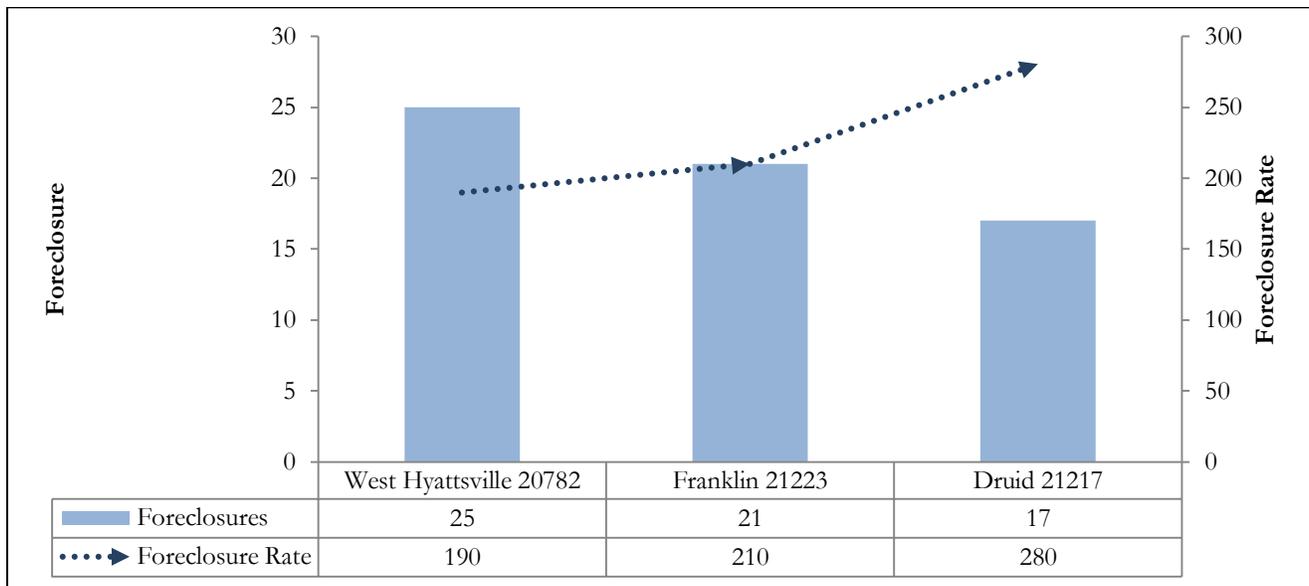
## SEVERE FORECLOSURE HOT SPOTS

The very high group includes jurisdictions that posted foreclosure indices above 300. Three jurisdictions with severe foreclosure notices recorded 63 events in three communities, representing 7.2 percent of foreclosures across all hot spots and 3.7 percent of foreclosures statewide. These communities had an average foreclosure rate of 221 and an average foreclosure index of 400 (Table 3).

**TABLE 3. VERY HIGH FORECLOSURE HOT SPOTS BY JURISDICTION**  
FIRST QUARTER 2022

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Baltimore City	38	60.3%	242	123	9,178
Prince George's	25	39.7%	190	368	4,748
<b>Maryland</b>	<b>63</b>	<b>100%</b>	<b>221</b>	<b>400</b>	<b>13,926</b>

**CHART 3. PROPERTY FORECLOSURES IN VERY HIGH HOT SPOTS COMMUNITIES**  
FIRST QUARTER 2022



Source: RealtyTrac and DHCD, Housing and Economic Research Office

**TABLE 4. VERY HIGH FORECLOSURE HOT SPOTS BY COMMUNITY**  
FIRST QUARTER 2021

Jurisdiction	Zip Code	P.O. Name	Foreclosures	Rate	Index
Baltimore City	21223	Franklin	21	210	420
Baltimore City	21217	Druid	17	280	315
Prince George's	20782	West Hyattsville	25	190	465
<b>All Communities</b>			<b>63</b>	<b>221</b>	<b>400</b>

Source: RealtyTrac and DHCD, Housing and Economic Research Office

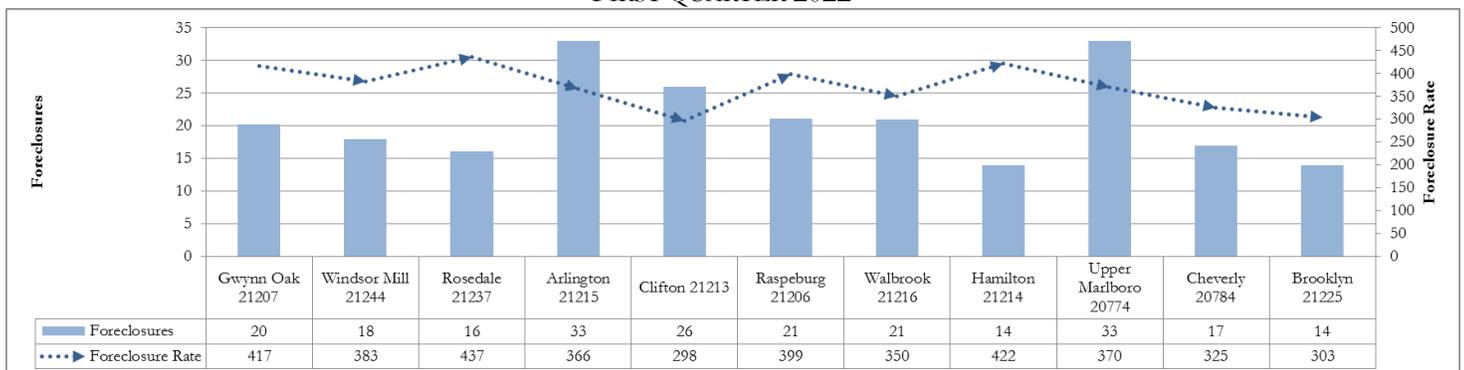
## VERY HIGH FORECLOSURE HOT SPOTS

The very high group includes jurisdictions that posted foreclosure indices between 200 and 300. Eleven jurisdictions with very high foreclosure notices recorded 233 events in one community, representing 26.5 percent of foreclosures across all hot spots and 13.8 percent of foreclosures statewide. This community had an average foreclosure rate of 368 and an average foreclosure index of 240 (Table 3).

**TABLE 3. VERY HIGH FORECLOSURE HOT SPOTS BY JURISDICTION**  
FIRST QUARTER 2022

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Anne Arundel	14	5.9%	303	292	4,160
Baltimore	54	23.3%	412	215	22,321
Baltimore City	115	49.4%	367	244	41,462
Prince George's	50	21.5%	347	255	17,720
<b>Maryland</b>	<b>233</b>	<b>100.0%</b>	<b>368</b>	<b>240</b>	<b>85,663</b>

**CHART 3. PROPERTY FORECLOSURES IN VERY HIGH HOT SPOTS COMMUNITIES**  
FIRST QUARTER 2022



Source: RealtyTrac and DHCD, Housing and Economic Research Office

**TABLE 4. VERY HIGH FORECLOSURE HOT SPOTS BY COMMUNITY**  
FIRST QUARTER 2022

Jurisdiction	Zip Code	P.O. Name	Foreclosures	Rate	Index
Anne Arundel	21225	Brooklyn	14	303	292
Baltimore	21207	Gwynn Oak	20	417	212
Baltimore	21244	Windsor Mill	18	383	230
Baltimore	21237	Rosedale	16	437	202
Baltimore City	21215	Arlington	33	366	241
Baltimore City	21213	Clifton	26	298	297
Baltimore City	21206	Raspeburg	21	399	222
Baltimore City	21216	Walbrook	21	350	252
Baltimore City	21214	Hamilton	14	422	209
Prince George's	20774	Upper Marlboro	33	370	239
Prince George's	20784	Cheverly	17	325	272
<b>All Communities</b>			<b>233</b>	<b>368</b>	<b>240</b>

Source: RealtyTrac and DHCD, Housing and Economic Research Office

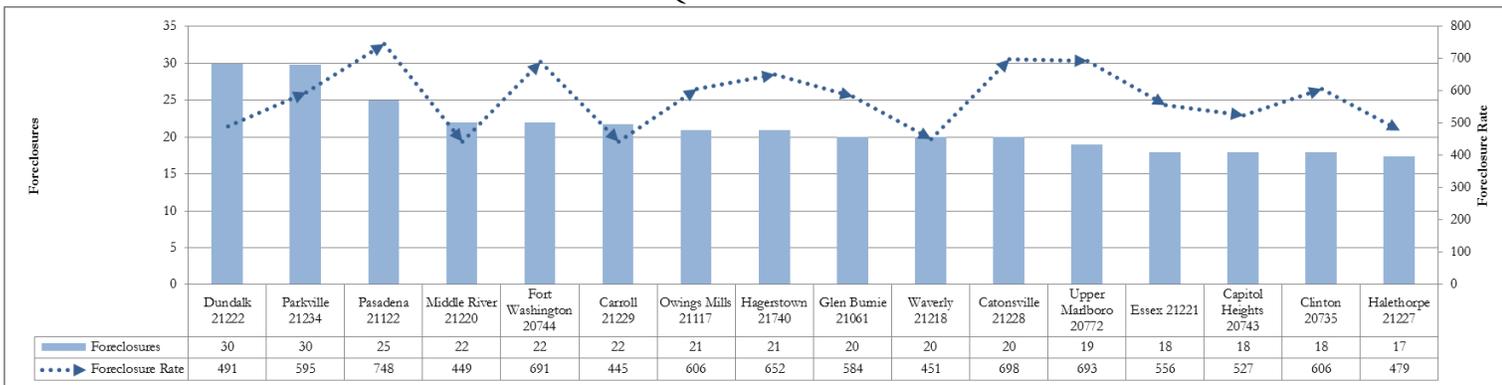
## HIGH FORECLOSURE HOT SPOTS

The high group includes jurisdictions that posted foreclosure indices between 100 and 200. In the first quarter of 2022, 34 communities with high foreclosure notices recorded 584 foreclosure events, representing 70.8 percent of foreclosures across all hot spots and 6.5 percent of foreclosures statewide. These communities had an average foreclosure rate of 583 and an average foreclosure index of 152 (Table 3).

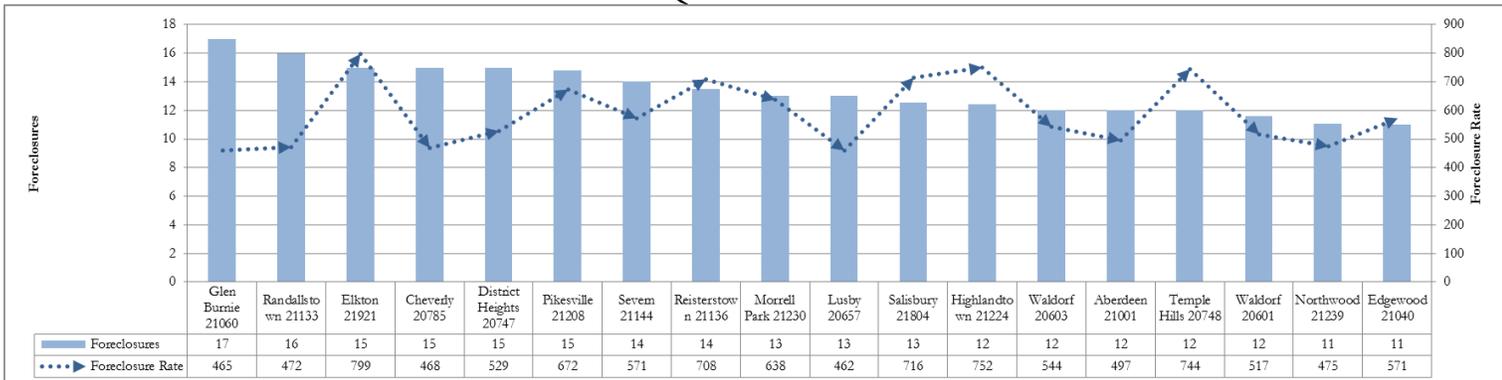
**TABLE 3. HIGH FORECLOSURE HOT SPOTS BY JURISDICTION**  
FIRST QUARTER 2022

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Anne Arundel	76	13.0%	592	154	46,266
Baltimore	202	34.7%	573	158	114,357
Baltimore City	78	13.4%	552	167	41,608
Calvert	13	2.2%	462	191	6,006
Cecil	15	2.6%	799	111	11,985
Charles	24	4.0%	530	167	12,515
Harford	23	3.9%	534	166	12,248
Prince George's	119	20.4%	608	149	72,650
Washington	21	3.6%	652	136	13,686
Wicomico	13	2.1%	716	123	8,982
<b>Maryland</b>	<b>584</b>	<b>100.0%</b>	<b>583</b>	<b>152</b>	<b>340,302</b>

**CHART 3A. PROPERTY FORECLOSURES IN HIGH HOT SPOTS COMMUNITIES**  
FIRST QUARTER 2022



**CHART 3B. PROPERTY FORECLOSURES IN HIGH HOT SPOTS COMMUNITIES**  
FIRST QUARTER 2022



Source: RealtyTrac and DHCD, Housing and Economic Research Office

**TABLE 4. HIGH FORECLOSURE HOT SPOTS BY COMMUNITY**  
FIRST QUARTER 2022

<b>Jurisdiction</b>	<b>Zip Code</b>	<b>P.O. Name</b>	<b>Foreclosures</b>	<b>Rate</b>	<b>Index</b>
Anne Arundel	21060	Glen Burnie	17	465	190
Anne Arundel	21144	Severn	14	571	155
Anne Arundel	21061	Glen Burnie	20	584	151
Anne Arundel	21122	Pasadena	25	748	118
Baltimore	21220	Middle River	22	449	197
Baltimore	21133	Randallstown	16	472	187
Baltimore	21227	Halethorpe	17	479	184
Baltimore	21222	Dundalk	30	491	180
Baltimore	21221	Essex	18	556	159
Baltimore	21234	Parkville	30	595	148
Baltimore	21117	Owings Mills	21	606	146
Baltimore	21208	Pikesville	15	672	131
Baltimore	21228	Catonsville	20	698	127
Baltimore	21136	Reisterstown	14	708	125
Baltimore City	21229	Carroll	22	445	199
Baltimore City	21218	Waverly	20	451	196
Baltimore City	21239	Northwood	11	475	186
Baltimore City	21230	Morrell Park	13	638	138
Baltimore City	21224	Highlandtown	12	752	118
Calvert	20657	Lusby	13	462	191
Cecil	21921	Elkton	15	799	111
Charles	20601	Waldorf	12	517	171
Charles	20603	Waldorf	12	544	162
Harford	21001	Aberdeen	12	497	178
Harford	21040	Edgewood	11	571	155
Prince George's	20785	Cheverly	15	468	189
Prince George's	20743	Capitol Heights	18	527	168
Prince George's	20747	District Heights	15	529	167
Prince George's	20735	Clinton	18	606	146
Prince George's	20744	Fort Washington	22	691	128
Prince George's	20772	Upper Marlboro	19	693	127
Prince George's	20748	Temple Hills	12	744	119
Washington	21740	Hagerstown	21	652	136
Wicomico	21804	Salisbury	13	716	123
<b>All Communities</b>			<b>584</b>	<b>583</b>	<b>152</b>

Source: RealtyTrac and DHCD, Housing and Economic Research Office